



Wabash Memorial Hospital Association
1501 North Water Street
Decatur, IL 62526

Railroaders Serving Railroaders



Banner Blue News
 130 Years of Railroaders Serving Railroaders

A Publication of Wabash Memorial Hospital Association

September — 2016



Flu Season Approaching

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How well the upcoming season's flu vaccine will protect against the influenza viruses can be affected by a number of factors. The Center for Disease Control (CDC) conducts studies each season to estimate flu vaccine effectiveness.

CDC's Advisory Committee on Immunization Practices (ACIP), a panel of immunization experts that advises the Centers for Disease Control and Prevention (CDC) voted that live attenuated influenza vaccine (LAIV), also known as the "nasal spray" flu vaccine, should **not** be used during the 2016-2017 flu season based on data showing poor or relatively lower effectiveness of LAIV from 2013 through 2016. ACIP continues to recommend annual flu vaccination for everyone six months and older. Flu vaccinations are a covered benefit under all Wabash plans.

In addition to getting the flu vaccine, take every day preventive actions like staying away from sick people and washing your hands to reduce the spread of germs. If you are sick with the flu, stay home from work or school to prevent spreading flu to others.



There are also prescription medications called antiviral drugs that can be used to treat influenza illness. The CDC recommends that people who are at high risk for serious flu complications who get flu symptoms during flu season should be treated with influenza antiviral drugs as quickly as possible.



It takes about two weeks after vaccination for the body's immune response to fully respond and for you to be protected so make plans to get vaccinated. The CDC recommends that people get a flu vaccine by the end of October, if possible. However, getting vaccinated later can still be beneficial.

The Wabash Outpatient Clinic will provide flu shots to members on a walk in basis from 9AM to 11:30AM and 1:30PM to 4PM on October 12th, 13th and 14th. Flu shots are available during scheduled appointment times prior to or after the walk-in clinic dates.

Newborns' and Mothers' Health Protection Act of 1996

NOTICE

Under Federal law, group health plans and health insurance issuers offering group health insurance coverage generally may not restrict benefits for any hospital length of stay in connection with childbirth for the mother or newborn child to less than 48 hours following a vaginal delivery, or less than 96 hours following a delivery by Cesarean section. However, the plan, or issuer may pay for a shorter stay if the attending provider (e.g., your physician, nurse, midwife, or physician assistant), after consultation with the mother, discharges the mother or newborn earlier.

Also, under Federal law, plans and issuers may not set the level of benefits or out-of-pocket costs so that any later portion of the 48 hour (or 96 hour) stay is treated in a manner less favorable to the mother or newborn than any earlier portion of the stay.

In addition, a plan or issuer may not, under Federal law, require that a physician or other health care provider obtain authorization for prescribing a length of stay of up to 48 hours (or 96 hours). However, to use certain providers or facilities, or to reduce your out-of-pocket costs, you may be required to obtain pre-certification. For information or precertification, contact your plan administrator.

Summary Annual Report For Welfare Plans

For Wabash Memorial Hospital Association Health and Welfare Plan

This is a summary of the annual report of the Wabash Memorial Hospital Association, 37-0806462 for the Health and Welfare Plan for the year ended December 31, 2015. The annual report has been filed with the Employee Benefits Security Administration as required under the Employee Retirement Income Security Act of 1974 (ERISA).

Basic Financial Statement – The value of plan assets, after subtracting liabilities of the plan, was \$9,457,560 as of December 15, 2015, compared to \$10,711,398 as of January 1, 2015. During the plan year, the plan experienced a decrease in its net assets of \$1,253,938. This decrease includes unrealized appreciation or depreciation in the value of plan assets; that is, the difference between the value of the plan's assets at the end of the year and the value of the assets at the beginning of the year or the cost of assets acquired during the year. During the plan year, the plan had total income of \$15,905,521. This included employee contributions of \$9,033,524, employer contributions of \$5,963,877, reimbursement payments of \$911,920, income from investments of \$295,549, and unrealized loss on investments of \$299,349.

Plan expenses were \$17,159,459. These expenses included \$3,511,283 in administrative expenses, \$566,690 in clinic operations, \$12,443,230 in benefits paid to participants and beneficiaries, and \$638,256 for fees paid to preferred provider organizations.

Your Rights To Additional Information— You have the right to receive a copy of the full annual report, or any part thereof, on request. The items listed below are included in that report:

1. an accountant's report
2. assets held for investment
3. information on payments to service providers

To obtain a copy of the full annual report, or any part thereof, write or call the office of Wabash Memorial Hospital Association, c/o Ms. Tamara Bivins, who is the plan administrator, located at 1501 North Water Street, Decatur, Illinois 62526, (217) 429-5246. A nominal fee to cover copying costs may be charged.

You also have the right to receive from the plan administrator, on request and at no charge, a statement of the assets and liabilities of the plan and accompanying notes, or both. If you request a copy of the full annual report from the plan administrator, these two statements and accompanying notes will be included as part of that report. The charge to cover copying costs given above does not include a charge for the copying of these portions of the report because these portions are furnished without charge.

You also have the legally protected right to examine the annual report at the main office of the plan, 1501 North Water Street, Decatur, Illinois 62526 and at the U.S. Department of Labor in Washington, DC or to obtain a copy from the U.S. Department of Labor upon payment of copying costs. Requests to the Department should be addressed to: Public Disclosure Room, Room N-1513, Employee Benefits Security Administration, U.S.

Department of Labor, 200 Constitution Avenue, N.W., Washington, DC 20210.



Dispose of Properly

Is your medicine cabinet full of expired drugs or medications you no longer use? Remove expired, unwanted, or unused medicines from your home as quickly as possible to reduce the chance that others may accidentally take or intentionally misuse the unneeded medicine. How should you dispose of them?



Follow any specific disposal instructions on the prescription drug labeling or patient information that accompanies the medicine. Do not flush medicines down the sink or toilet unless this information specifically instructs you to do so.

- Many community-based drug “take-back” programs are a good way to safely dispose of most types of unneeded medicines. The U.S. Drug Enforcement Administration (DEA) periodically hosts National Prescription Drug Take-Back events where collection sites are set up in communities nationwide for safe disposal of prescription drugs. Visit the DEA website or call the DEA Office of Diversion Control Registration Call Center at 1-800-882-9532 for more information about drug disposal, National Prescription Drug Take-Back Day events and to locate a DEA-authorized collector in your area.

- Call your local law enforcement agency to see if they sponsor medicine take-back programs in your community. Contact your city or county government's household trash and recycling service to learn about medication disposal options and guidelines for your area.

- If no disposal instructions are given on the prescription drug label and no take-back program is available in your area, throw the drugs in the household trash following these steps:

1. Remove drugs from their original containers and mix them with an undesirable substance such as used coffee grounds, dirt or kitty litter (this makes the drug less appealing to children and pets, and unrecognizable to people who may intentionally go through trash seeking drugs).

2. Place the mixture in a sealable bag, empty can or other container to prevent the drug from leaking or breaking out of a garbage bag.

- When in doubt about proper disposal, ask your pharmacist.

Do not give your medicine to friends. Doctors prescribe medicines based on your specific symptoms and medical history. Something that works for you could be dangerous for someone else.

Women's Health and Cancer Rights Act of 1998

Under the Women's Health and Cancer Rights Act, members eligible for medical / surgical benefits relating to mastectomies have coverage provided for reconstruction of the breast operated on, and/or surgery/reconstruction of the other breast, and/or prosthesis and treatment of physical complications at all stages of mastectomy.